

## Tips for Starting a New Petition Package Using eSR:

- A valid email address is required.
- You will create your own password, which must be at least 8 characters. If you forget your password, click on the tab **Continue a Petition Package** and enter your email address. You will be sent an email with a link for resetting your password.
- The **First Name, Middle Name, and Last Name MUST be the name of the person filing the bankruptcy case.**
- It is recommended that eSR be used to initiate the filing process by providing a **complete** (petition, schedules, and statements) bankruptcy package for the Court to review. Answer the series of questions in the order presented by eSR.
- After submitting your petition, you will receive an email confirming the electronic receipt of the bankruptcy petition submitted to the Court. **The bankruptcy petition will NOT be officially filed, and a case number will NOT be assigned until the items listed on the confirmation email have been received by the Bankruptcy Court by mail or hand delivery.**

## Tips for Starting a New Petition Package Using eSR- continued:

- Your data is confidential until the package is submitted to the Court.
- If you need to stop working, always make a note of where you are stopping and click the “next” button on each screen to ensure all your information is saved. Logout of the program even if it is just for a few minutes.
- Your petition package will be deleted if your additional forms and the filing fee (or application for installments or waiver) are not received within fourteen (14) days after submission of your package to the Clerk’s Office.

### Contact Information

You may reach us Monday through Friday, 9:00 a.m. to 4:00 p.m., except on federal holidays, by calling 619-557-5620.



## Electronic Self Representation (eSR) Program

United States Bankruptcy Court  
Southern District of California



a free online tool to prepare  
a chapter 7 bankruptcy petition



## Introduction

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**Bankruptcy has serious long-term financial and legal consequences, and hiring a competent attorney is strongly recommended.**

The bankruptcy court is not permitted to provide legal advice. Individuals filing for bankruptcy without an attorney are still responsible for knowing and following all of the legal requirements. Low or no cost legal resources are available in the bankruptcy court. For additional information on hiring an attorney, please visit the Filing Without an Attorney section of our website at: **[www.casb.uscourts.gov/content/filing-without-attorney-pro-se-filing](http://www.casb.uscourts.gov/content/filing-without-attorney-pro-se-filing)**

## eSR Computer Requirements

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You must have an internet-enabled computer with the pop-up blockers disabled. You will also need Adobe Reader, version 8 or higher.

With respect to browsers, it is recommended that you use the latest version of Mozilla Firefox, Internet Explorer, or Safari.



## eSR Features

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### What is eSR?

Electronic Self-Representation (eSR) is an online tool to help an individual prepare a chapter 7 bankruptcy petition for later filing with the Court after he or she has decided to file bankruptcy without an attorney. eSR asks the user a series of questions and uses the data entered by the debtor to automatically populate official forms. After each section is completed, the applicable forms are available for viewing by the user. Upon completion, a unique bankruptcy package ID is assigned.

### Who can use eSR?

Individuals who wish to file a chapter 7 bankruptcy petition and who live in the Southern District of California are eligible to use eSR. eSR may not be used for business or corporate bankruptcy filings. It is currently only available for chapter 7 individual filings.

### Why Use eSR?

eSR is free to use. You pay only the chapter 7 bankruptcy filing fee. eSR has a guided, step-by-step process that allows you up to 45 days to complete your petition. Your personal information is only accessible to you, using a unique login and password. eSR is accessible 24 hours a day from any internet-enabled computer. There is no software to download or purchase.

September 29, 2020

## eSR Features- continued:

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### What should I do before I use eSR?

- Review the resources on our website.
- Decide which chapter you wish to file.
- If the chapter you wish to file is chapter 7, eSR may be a tool to consider using to create and submit your bankruptcy paperwork.
- Complete the credit counseling course from an approved list of agencies found at: **[www.justice.gov/ust/credit-counseling-debtor-education-information](http://www.justice.gov/ust/credit-counseling-debtor-education-information)**

### Getting Started and Using eSR

It could take anywhere from three to six hours (may be done at one time or several sessions) to enter your information. You can speed up the data entry process if you have documents such as these listed below readily available:

- A list of real property (real estate you own), its value, and a mortgage statement showing current loan balance. A list of personal property (e.g. household goods, vehicles, jewelry, etc.) you own and their value.
- Names and addresses of all those to whom you owe money. It may be helpful to obtain a free annual credit report at: **[www.annualcreditreport.com](http://www.annualcreditreport.com)**.
- Income documentation such as paystubs, W-2's, or proof of income from other sources such as social security and disability, as well as two years of prior financial records, such as tax returns and bank statements.